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NON-PROVISIONAL
UTILITY PATENT APPLICATION
TRANSMITTAL - 37 CFR 1.53(b)

Duplicate
(check, if applicable)

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02/28/02

Assistant Commissioner for Patents
BOX PATENT APPLICATION
Washington, DC 20231

Attorney Docket No. 10717-1U
First Named Inventor: John J. Koresko,
Express Mail Label No. EL399090413US
Total Pages of Transmittal Form: 2

Transmitted herewith for filing is the non-provisional utility patent application entitled:

**SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN
FUNDED WITH A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE
ANNUITY POLICY**

which is an Original.

This non-provisional patent application is based on Provisional Patent Application No. 60/296,173 filed June 6, 2001.

Enclosed are:

- Specification (including Abstract) and claims: 35 pages.
- Newly executed Declaration (original).
- 5 sheets of drawings (informal).
- Information Disclosure Statement, PTO/SB/08/A, and eight (8) cited references.

The filing fee is calculated as follows:

			SMALL ENTITY		LARGE ENTITY	
CLAIMS	NO. FILED	NO. EXTRA	BASIC FEE: \$370		BASIC FEE: \$740	
Total	36 - 20 =	16	X9	\$144.00	OR	X18 \$-0-
Independent	12 - 3=	9	X42	\$378.00	OR	X84 \$-0-
<input type="checkbox"/> Multiple Dependent Claims Present			\$140	\$-0-	OR	\$280 \$-0-
			TOTAL	\$892.00	OR	TOTAL \$-0-

- A check in the amount of \$892.00 to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge and/or credit **Deposit Account No. 50-1017 (Billing No. 210717.0002)** as noted below. A duplicate copy of this sheet is enclosed.

Any overpayments or deficiencies in the above-calculated fee.

Any additional fees required under 37 C.F.R. § 1.16 and § 1.17.

In the event that a Petition for Extension of Time is required during the prosecution of this application, but not submitted, please charge any extension fee under 37 C.F.R. § 1.136(a) to our Deposit Account noted above.

CORRESPONDENCE ADDRESS:

February 28, 2002 By: Clark Jabolon

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